

Indicator 8: Promptness of Responding to Claim Correspondence - 3rd Quarter 2003

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received or overdue</u>	<u>Late or no reply</u>	<u>Prompt</u>	<u>Year To Date</u>	<u>3 YR percent</u>
21407	EMCASCO INSURANCE CO	44	7	84.09%	82.89%	88.26%
15261	SOCIETY INSURANCE A MUTUAL CO	189	42	77.78%	81.71%	85.60%
15350	WEST BEND MUTUAL INS CO	260	60	76.92%	78.01%	83.95%
10677	CINCINNATI INSURANCE CO THE	88	21	76.14%	61.25%	63.05%
15091	RURAL MUTUAL INS CO	49	13	73.47%	71.88%	76.35%
24449	REGENT INSURANCE CO	124	34	72.58%	75.20%	80.84%
25674	TRAVELERS INDEMNITY CO OF IL	145	40	72.41%	76.34%	78.74%
40827	COMBINED SPECIALTY INSURANCE C	126	36	71.43%	75.88%	72.95%
16535	ZURICH AMERICAN INSURANCE COM	310	94	69.68%	69.62%	71.73%
23817	ILLINOIS NATIONAL INS CO	70	23	67.14%	62.50%	48.95%
29157	UNITED WISCONSIN	112	39	65.18%	66.36%	79.98%
23035	LIBERTY MUTUAL FIRE INS CO	354	131	62.99%	65.80%	58.20%
24988	SENTRY INSURANCE A MUTUAL CO	343	127	62.97%	67.20%	71.51%
14184	ACUITY INSURANCE CO	334	124	62.87%	63.37%	70.19%
26069	WAUSAU BUSINESS INS CO	62	25	59.68%	62.11%	70.06%
19445	NATIONAL UNION FIRE INS CO OF P	99	40	59.60%	53.87%	46.08%
26042	WAUSAU UNDERWRITERS INS CO	121	49	59.50%	66.03%	74.42%
SI	CITY OF MILWAUKEE	111	47	57.66%	57.63%	66.55%
SI	DEPT OF ADMINISTRATION	109	47	56.88%	61.52%	67.62%
21458	EMPLOYERS INSURANCE OF WAUSA	285	124	56.49%	62.39%	63.86%
18910	AMERICAN PROTECTION INS CO	211	93	55.92%	54.46%	54.06%
20494	TRANSPORTATION INSURANCE CO	221	101	54.30%	59.19%	62.66%
SI	GENERAL MOTORS CORPORATION	49	23	53.06%	52.59%	56.18%
24147	OLD REPUBLIC INS CO	192	91	52.60%	51.82%	50.43%
24872	CONNECTICUT INDEMNITY CO THE	68	34	50.00%	55.29%	61.14%
23043	LIBERTY MUTUAL INS CO	165	83	49.70%	51.09%	46.77%
35386	FIDELITY & GUARANTY INS CO	156	82	47.44%	37.56%	34.25%
22748	PACIFIC EMPLOYERS INS CO	210	132	37.14%	38.74%	41.86%
30562	AMERICAN MANUFACTURERS MUT	71	45	36.62%	39.15%	46.54%
22977	LUMBERMENS MUTUAL CAS CO	242	159	34.30%	41.84%	44.92%
TOTALS FOR GROUP:		4,920	1,966	60.04%	61.84%	64.14%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received</u> <u>or overdue</u>	<u>Late or</u> <u>no reply</u>	<u>Prompt</u>	<u>Year</u> <u>To Date</u>	<u>3 YR</u> <u>percent</u>
19682	HARTFORD FIRE INSURANCE CO	8	1	87.50%	88.00%	72.88%
SI	MILWAUKEE TRANSPORT SERVICES I	24	3	87.50%	86.79%	90.14%
18988	AUTO OWNERS INS CO	3	1	66.67%	85.71%	96.72%
13021	UNITED FIRE & CASUALTY CO	11	2	81.82%	85.00%	80.00%
19275	AMERICAN FAMILY MUTUAL INS CO	50	9	82.00%	83.96%	85.61%
15393	WISCONSIN AMERICAN MUTUAL INS	7	1	85.71%	82.93%	83.54%
SI	COOPER POWER SYSTEMS INC	6	1	83.33%	82.35%	87.80%
25402	AMCOMP ASSURANCE CORP	31	7	77.42%	81.58%	82.11%
21415	EMPLOYERS MUTUAL CASUALTY C	36	10	72.22%	80.00%	82.67%
14303	INTEGRITY MUTUAL INS CO	25	3	88.00%	79.49%	86.40%
10472	CAPITOL INDEMNITY CORP	25	6	76.00%	79.27%	84.94%
31895	AMERICAN INTERSTATE INS CO	7	1	85.71%	79.17%	87.88%
24414	GENERAL CAS CO OF WI	52	13	75.00%	78.62%	81.47%
13935	FEDERATED MUTUAL INS CO	22	5	77.27%	77.38%	86.32%
13986	FRANKENMUTH MUTUAL INS CO	32	6	81.25%	77.08%	79.64%
42480	VENTURE INS CO	13	4	69.23%	76.92%	83.09%
24791	ST PAUL MERCURY INS CO	20	2	90.00%	76.47%	79.22%
22322	GREENWICH INSURANCE CO	28	4	85.71%	76.25%	79.09%
SI	SCHNEIDER NATIONAL CARRIERS I	20	4	80.00%	75.86%	79.72%
SI	UW-SYSTEM ADMINISTRATION	33	7	78.79%	73.45%	83.61%
SI	BRIGGS & STRATTON CORP	23	6	73.91%	72.88%	87.17%
40142	AMERICAN ZURICH INS CO	11	3	72.73%	72.73%	73.94%
30104	HARTFORD UNDERWRITERS INS CO	15	3	80.00%	71.74%	73.62%
29459	TWIN CITY FIRE INS CO	66	19	71.21%	71.05%	65.15%
25976	UTICA MUTUAL INS CO	4	0	100.00%	70.97%	69.40%
SI	STORA ENSO NORTH AMERICA COR	5	0	100.00%	70.83%	86.96%
SI	COUNTY OF MILWAUKEE	21	10	52.38%	70.59%	78.13%
24589	AMERICAN & FOREIGN INS CO	37	16	56.76%	69.15%	70.55%
39357	TRAVELERS INSURANCE CO THE	51	13	74.51%	68.79%	70.99%
20486	TRANSCONTINENTAL INSURANCE C	60	20	66.67%	68.42%	69.32%
10239	SECURA SUPREME	13	5	61.54%	67.74%	74.39%
40967	ST PAUL FIRE & CASUALTY INS CO	32	9	71.88%	66.34%	69.90%
26425	WAUSAU GENERAL INS CO	24	10	58.33%	66.00%	72.63%
24228	PEKIN INSURANCE CO	14	6	57.14%	65.91%	72.46%
26980	ROYAL INSURANCE CO OF AMERICA	19	8	57.89%	64.44%	57.08%
SI	BRUNSWICK CORPORATION	8	3	62.50%	63.33%	61.78%
19429	INSURANCE COMPANY OF STATE OF	26	9	65.38%	62.50%	53.47%
25682	TRAVELERS INDEMNITY CO OF CT T	27	9	66.67%	61.54%	73.90%
19410	COMMERCE & INDUSTRY INS CO	23	8	65.22%	61.54%	67.12%
19380	AMERICAN HOME ASSURANCE CO	77	26	66.23%	61.49%	57.93%
22659	INDIANA INSURANCE CO	13	5	61.54%	61.36%	69.08%
24830	CITIES & VILLAGES MUTUAL INS CO	11	5	54.55%	61.11%	67.90%
SI	WISCONSIN BELL INC	29	6	79.31%	60.98%	37.82%
19305	ASSURANCE COMPANY OF AMER	17	6	64.71%	60.87%	60.22%
24767	ST PAUL FIRE & MARINE INS CO	54	21	61.11%	60.48%	64.90%
22543	SECURA INSURANCE A MUTUAL CO	44	21	52.27%	60.31%	69.49%
31003	TRI STATE INS CO OF MN	67	29	56.72%	59.78%	70.18%
SI	MILWAUKEE BOARD OF SCHOOL DI	80	35	56.25%	59.65%	67.08%
19259	SELECTIVE INS CO OF SOUTH CAROL	15	6	60.00%	59.02%	61.40%

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21237	CASUALTY RECIPROCAL EXCHANGE	13	3	76.92%	58.33%	74.56%
14591	MILWAUKEE MUTUAL INS CO	20	8	60.00%	58.21%	75.61%
SI	KOHLER CORPORATION	42	20	52.38%	57.50%	67.06%
SI	GEORGIA PACIFIC CORPORATION	17	7	58.82%	56.52%	48.28%
26956	WIS COUNTY MUTUAL INS CORP	13	6	53.85%	56.14%	58.89%
24678	ROYAL INDEMNITY CO	45	17	62.22%	55.65%	57.14%
21873	FIREMANS FUND INS CO	26	17	34.62%	54.62%	56.29%
20443	CONTINENTAL CASUALTY CO	42	20	52.38%	54.12%	50.76%
22918	AMERICAN MOTORISTS	53	26	50.94%	51.23%	42.22%
24902	SECURITY INSURANCE CO OF HARTF	20	12	40.00%	50.00%	64.96%
20281	FEDERAL INSURANCE CO	33	11	66.67%	48.57%	56.67%
20346	PACIFIC INDEMNITY CO	15	6	60.00%	47.17%	58.15%
19895	ATLANTIC MUTUAL INS CO	13	7	46.15%	46.67%	44.53%
SI	CITY OF MADISON	34	19	44.12%	44.19%	55.56%
SI	DAIMLERCHRYSLER CORPORATION	20	17	15.00%	43.04%	63.30%
42404	LIBERTY INSURANCE CORP	31	20	35.48%	41.77%	46.65%
10166	ACCIDENT FUND INS CO OF AMERIC	52	29	44.23%	40.80%	39.88%
41181	UNIVERSAL UNDERWRITERS INS CO	41	27	34.15%	38.52%	48.68%
25879	FIDELITY & GUARANTY INS UNDERWR	18	15	16.67%	33.87%	29.01%
25887	UNITED STATES FIDELITY & GUARANT	50	33	34.00%	28.38%	34.50%
TOTALS FOR GROUP:		1,937	727	62.47%	62.44%	66.38%

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Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER	Replies received	Late or	Prompt	Year	3 YR
		or overdue	no reply		To Date	percent
SI	COUNTY OF WINNEBAGO	2	0	100.00%	100.00%	100.00%
SI	MARTEN TRANSPORT LTD	2	0	100.00%	100.00%	97.30%
SI	STI HOLDINGS, INC	0	0	0.00%	100.00%	95.45%
SI	KIMBERLY-CLARK CORPORATION	9	1	88.89%	85.00%	93.94%
13331	AMERICAN HARDWARE MUTUAL I	7	0	100.00%	100.00%	92.68%
SI	COUNTY OF OUTAGAMIE	7	0	100.00%	91.67%	92.59%
25151	STATE FARM GENERAL INS CO	2	1	50.00%	57.14%	90.91%
SI	WISCONSIN PUBLIC SERVICE CORP	1	0	100.00%	83.33%	89.66%
SI	TECUMSEH PRODUCTS COMPANY	6	0	100.00%	78.95%	89.23%
SI	CASE LLC	3	0	100.00%	100.00%	88.24%
SI	COUNTY OF JEFFERSON	2	0	100.00%	100.00%	87.88%
SI	COUNTY OF ROCK	7	1	85.71%	86.36%	87.85%
14176	HASTINGS MUTUAL INS CO	15	0	100.00%	89.19%	87.50%
20109	BITUMINOUS FIRE & MARINE INS CO	7	1	85.71%	91.67%	87.50%
SI	COUNTY OF SHEBOYGAN	3	0	100.00%	87.50%	87.18%
15377	WESTERN NATIONAL MUTUAL INS C	10	1	90.00%	84.21%	85.32%
SI	COUNTY OF LA CROSSE	3	1	66.67%	77.78%	84.85%
25143	STATE FARM FIRE & CASUALTY CO	7	0	100.00%	86.67%	84.62%
SI	COUNTY OF DANE	5	1	80.00%	86.67%	83.72%
11371	GREAT WEST CASUALTY CO	2	0	100.00%	81.25%	83.64%
23582	HARLEYSVILLE INSURANCE CO	5	3	40.00%	66.67%	82.89%
SI	HARNISCHFEGER CORPORATION	8	4	50.00%	64.29%	82.28%
SI	CONSOLIDATED PAPERS INC	4	3	25.00%	40.00%	81.71%
SI	COUNTY OF MANITOWOC	4	0	100.00%	93.33%	81.08%
SI	COUNTY OF DODGE	1	0	100.00%	81.82%	81.08%
SI	COUNTY OF BROWN	1	0	100.00%	100.00%	80.95%
14117	GRINNELL MUT REINSUR CO	7	1	85.71%	65.38%	80.88%
SI	ILLINOIS TOOL WORKS INC	10	0	100.00%	80.00%	80.39%
SI	KRAFT FOODS NORTH AMERICA INC	0	0	0.00%	80.00%	79.07%
SI	ALLEN-BRADLEY COMPANY LLC	3	0	100.00%	91.67%	78.00%
SI	TEXTRON INC	1	0	100.00%	50.00%	77.27%
14516	HARLEYSVILLE LAKE STATES INS C	5	0	100.00%	90.91%	77.03%
SI	COUNTY OF WASHINGTON	4	0	100.00%	56.25%	75.56%
24775	ST PAUL GUARDIAN INS CO	9	1	88.89%	73.08%	75.41%
20508	VALLEY FORGE INS CO	9	3	66.67%	77.27%	75.00%
21180	SENTRY SELECT	7	4	42.86%	64.71%	75.00%
SI	KWIK TRIP INC	5	1	80.00%	76.67%	74.70%
SI	BENEVOLENT CORPORATION CEDA	4	0	100.00%	71.88%	74.31%
19038	TRAVELERS CASUALTY & SURETY C	17	6	64.71%	69.23%	74.19%
SI	VOLLRATH COMPANY LLC	6	2	66.67%	81.82%	73.68%
19690	AMERICAN ECONOMY INS CO	10	3	70.00%	66.67%	73.61%
25658	TRAVELERS INDEMNITY COMPANY T	3	0	100.00%	90.91%	73.21%
24732	GENERAL INSURANCE CO OF AMERI	0	0	0.00%	100.00%	72.97%
SI	COUNTY OF WALWORTH	9	1	88.89%	76.19%	72.73%
23108	LUMBERMEN'S UNDERWRITING AL	4	1	75.00%	78.57%	71.23%
SI	KOHL'S FOOD STORES INC	6	2	66.67%	80.00%	71.20%
22292	HANOVER INSURANCE CO THE	7	2	71.43%	80.77%	70.95%
21040	FREMONT INDEMNITY CO	9	7	22.22%	53.85%	70.88%
19704	AMERICAN STATES INS CO	6	3	50.00%	42.86%	70.55%

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Small Size Insurers (Less than 85 Claims per year)

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13439	PARTNERS MUTUAL INS CO	12	5	58.33%	67.74%	70.09%
27855	ZURICH AMERICAN INS OF IL	12	3	75.00%	66.67%	69.80%
SI	LAND O LAKES INC	2	1	50.00%	57.14%	69.62%
26662	MILWAUKEE CASUALTY INSURANC	11	3	72.73%	66.67%	69.51%
37273	FIREMANS FUND INS CO OF WI	9	5	44.44%	57.69%	68.18%
18767	CHURCH MUTUAL INSURANCE CO	9	3	66.67%	61.54%	67.24%
24112	WESTFIELD INSURANCE CO	10	3	70.00%	63.64%	67.12%
SI	JOURNAL SENTINEL INC	8	2	75.00%	64.71%	66.67%
36919	HAWKEYE SECURITY INS CO	6	3	50.00%	76.67%	66.67%
14265	INDIANA LUMBERMENS MUTUAL IN	2	1	50.00%	57.14%	66.29%
33006	AMERICAN PHYSICIANS ASSURANC	3	0	100.00%	81.82%	66.28%
28665	CINCINNATI CASUALTY CO THE	16	4	75.00%	66.67%	66.14%
25615	CHARTER OAK FIRE INS CO	5	1	80.00%	56.25%	65.96%
23280	CINCINNATI INDEMNITY CO	1	0	100.00%	85.71%	65.91%
10804	CONTINENTAL WESTERN INS CO	18	7	61.11%	64.15%	65.90%
29424	HARTFORD CASUALTY INS CO	5	2	60.00%	70.59%	65.52%
SI	USF HOLLAND INC	7	3	57.14%	68.75%	63.79%
10502	MERIDIAN CITIZENS MUTUAL INSU	5	1	80.00%	76.92%	63.79%
19356	MARYLAND CASUALTY CO	9	2	77.78%	69.70%	63.41%
24880	FIRE & CASUALTY INS CO OF CT THE	7	2	71.43%	57.89%	63.41%
26247	AMERICAN GUARANTEE & LIABIL	7	2	71.43%	71.88%	62.63%
21865	ASSOCIATED INDEMNITY CORP	9	5	44.44%	50.00%	61.90%
37478	HARTFORD INSURANCE CO OF THE M	2	1	50.00%	75.00%	59.62%
25135	STATE AUTOMOBILE MUTUAL INSU	1	1	0.00%	71.43%	59.52%
SI	DELPHI CORPORATION	8	7	12.50%	45.16%	59.26%
10545	FREMONT CASUALTY INSURANCE	3	3	0.00%	37.50%	59.26%
SI	FORT JAMES OPERATING COMPANY	3	3	0.00%	36.36%	58.33%
45934	AMERICAN COMPENSATION	4	3	25.00%	50.00%	57.95%
20427	AMERICAN CASUALTY CO OF READI	13	4	69.23%	60.00%	55.77%
SI	INTERNATIONAL PAPER COMPANY	28	10	64.29%	50.00%	54.59%
20397	VIGILANT INSURANCE CO	8	5	37.50%	44.44%	54.55%
SI	COUNTY OF WAUKESHA	1	1	0.00%	66.67%	53.13%
SI	FEDERAL EXPRESS CORPORATION	3	2	33.33%	43.75%	52.90%
33588	FIRST LIBERTY INS CORP THE	13	9	30.77%	38.46%	51.59%
21261	ELECTRIC INSURANCE CO	6	2	66.67%	58.82%	51.35%
SI	EMERSON ELECTRIC COMPANY	13	11	15.38%	34.48%	50.00%
33600	L M INSURANCE CORP	0	0	0.00%	28.57%	49.39%
SI	DEPT OF TRANSPORTATION	13	5	61.54%	70.00%	48.67%
22489	HIGHLANDS INSURANCE CO	4	3	25.00%	56.25%	47.97%
18023	STAR INSURANCE CO	4	1	75.00%	61.54%	46.72%
19801	ARGONAUT INS CO	3	1	66.67%	71.43%	46.27%
24074	OHIO CASUALTY INS CO	14	5	64.29%	46.51%	46.26%
SI	J C PENNEY CORPORATION INC	8	2	75.00%	75.86%	45.45%
SI	RIPON FOODS INC	0	0	0.00%	0.00%	45.45%
21857	AMERICAN INSURANCE CO THE	2	1	50.00%	35.71%	45.00%
24422	LEGION INSURANCE CO	6	5	16.67%	30.56%	41.86%
SI	WISCONSIN ELECTRIC POWER COMP	8	4	50.00%	40.38%	41.42%
21113	UNITED STATES FIRE INS CO	7	4	42.86%	36.36%	40.91%
29785	NN INSURANCE CO	1	0	100.00%	100.00%	40.51%

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25534	TIG INSURANCE CO	8	5	37.50%	52.00%	39.13%
SI	KMART CORPORATION	3	3	0.00%	56.00%	37.98%
42650	ONEBEACON MIDWEST INS CO	5	3	40.00%	34.78%	36.30%
22667	ACE AMERICAN INSURANCE CO	41	27	34.15%	37.08%	32.95%
20699	ACE PROPERTY AND CASUALTY IN	7	5	28.57%	22.22%	29.75%
21105	NORTH RIVER INS CO THE	7	6	14.29%	46.15%	29.60%
20621	ONEBEACON AMERICA INSURANCE C	6	4	33.33%	30.00%	26.47%
19828	ARGONAUT MIDWEST INS CO	1	1	0.00%	50.00%	24.49%
20613	AMERICAN EMPLOYERS INS CO	4	4	0.00%	37.50%	22.97%
SI	CONAGRA DAIRY FOODS COMPANY	4	3	25.00%	40.00%	21.59%
24732	PENNSYLVANIA GENERAL INSURAN	2	1	50.00%	36.36%	20.08%
TOTALS FOR GROUP:		701	267	61.91%	62.01%	59.89%